

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sam Farhat
 Debtor

Case No. 17-15600-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Nov 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2017.

db +Sam Farhat, 318 Christopher Place, Apt. B, Primos, PA 19018-2737
 13969504 Alltran Financial LP, P.O. Box 4044, Concord, CA 94524-4044
 13969505 Alphonsine M. Farhat, 100 Broad Street, Darby, PA 19023
 13969508 +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13969510 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
 St Louis, MO 63179-0040
 13969511 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 13969512 +Credit Control, P.O. Box 31179, Tampa, FL 33631-3179
 13969513 +Franklin Mint Federal Union, 1974 Sproul Rd Ste 300, Broomall, PA 19008-3490
 13969514 Kohl Department Stores, N56W17000, Menomonee Falls, WI 53051-5660
 13969516 +Sundance Vacations, Inc., 620 Allendale Road, King of Prussia, PA 19406-1467
 13969520 Tri-State Financial, P.O. Box 2520, Wilkes Barre, PA 18703-0018
 13969521 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QLEFELDMAN.COM Nov 24 2017 22:28:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603

smg E-mail/Text: bankruptcy@phila.gov Nov 24 2017 22:25:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 24 2017 22:25:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 24 2017 22:25:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13969506 +EDI: AMEREXPR.COM Nov 24 2017 22:28:00 American Express, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540

13969507 +EDI: CAPITALONE.COM Nov 24 2017 22:28:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

13969509 +EDI: CHASE.COM Nov 24 2017 22:28:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298

13969515 +EDI: STFM.COM Nov 24 2017 22:28:00 State Farm Bank, Attn: Bankruptcy, Po Box 2328,
 Bloomington, IL 61702-2328

13969517 +EDI: RMSC.COM Nov 24 2017 22:28:00 Synchrony Bank, P.O. Box 960013,
 Orlando, FL 32896-0013

13969518 +EDI: RMSC.COM Nov 24 2017 22:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001

13969519 EDI: TFSR.COM Nov 24 2017 22:28:00 Toyota Motor Credit, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408

13969522 +EDI: WFFC.COM Nov 24 2017 22:28:00 Wells Fargo Bank Ia N, Mac-F8235-02f, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2017 at the address(es) listed below:

CORINNE SAMLER BRENNAN on behalf of Creditor Franklin Mint Federal Credit Union
cbrennan@klehr.com, nharrison@klehr.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com

MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com

SCOTT F. WATERMAN on behalf of Debtor Sam Farhat scottfwaterman@gmail.com,
scottfwaterman@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Sam Farhat</u>	Social Security number or ITIN	xxx-xx-2229
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-15600-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sam Farhat

11/23/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.